

Certificate Number: 02998-PAE-DE-031645713

Bankruptcy Case Number: 15-15134



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on September 19, 2018, at 9:31 o'clock PM EDT, Annruth Pawlowski completed a course on personal financial management given by internet by Consumer Education Services, Inc., DBA Start Fresh Today/DBA Affordable Bankruptcy Course, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: September 20, 2018 By: /s/Terri Everett

Name: Terri Everett

Title: Counselor